

12-15-02

PTO/SB/05 (11-00)

App. SB/05 for use through 10/31/2002. OMB 0651-0032

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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U.S. PTO

UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No. 85CF-00102

First Inventor Christopher D. Johnson

Title METHODS AND APPARATUS FOR AUTOMATED
UNDERWRITING OF SEGMENTABLE PORTFOLIO ASSETS

Express Mail Label No. EL319733638US

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929**APPLICATION ELEMENTS**

See MPEP chapter 600 concerning utility patent application contents.

1. Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original, and a duplicate for fee processing)
2. Application claims small entity status.
See 37 CFR 1.27
3. Specification [Total Pages 41]
(Preferred arrangement set forth below)
- Descriptive title of the Invention
 - Cross References to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference to sequence listing, a table, or a computer program listing appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
4. Drawing(s) (35 USC 113) [Total Sheets 9]
5. Oath or Declaration [Total Pages]
- Newly executed (original or copy)
 - Copy from a prior application (37 CFR 1.63(d))
(for continuation/divisional with Box 18 completed)
 - i. DELETION OF INVENTOR(S)
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
6. Application Data Sheet. See 37 CFR 1.76

ADDRESS TO: Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission
(If applicable, all necessary)
- Computer Readable Form (CRF)
 - Specification Sequence Listing on:
 - CD-ROM or CD-R (2 copies); or
 - paper
 - Statements verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

9. Assignment Papers (cover sheet & document(s))
- 37 CFR 3.73(b) Statement Power of Attorney
10. (when there is an assignee) (For Identification Purposes Only)
11. English Translation Document (if applicable)
12. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Citations
13. Preliminary Amendment
14. Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)
15. Certified Copy of Priority Document(s)
(If foreign priority is claimed)
16. Request and Certification under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.
17. Certificate of Mailing By Express Mail
- Other: _____

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

 Continuation Divisional Continuation-in-part (CIP) of prior application No. _____

Prior application information:

Examiner: _____

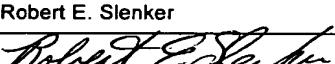
Group/Art Unit: _____

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

<input type="checkbox"/> Customer Number or Bar Code Label	(Insert Custom No. or Attach bar code label here)			or <input checked="" type="checkbox"/> Correspondence address below	
--	---	--	--	---	--

Name	John S. Beulick, Reg. No. 33,338				
Address	Armstrong Teasdale LLP One Metropolitan Sq., Suite 2600				
City	St. Louis	State	Missouri	Zip Code	63102
Country	US	Telephone	(314) 621-5070		Fax (314) 621-5065

Name (Print/type)	Robert E. Slenker	Registration No. (Attorney/Agent)	45,112
Signature			Date 14-DEC-2000

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

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FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

(\$ 782.00)

Complete If Known

Application Number

Filing Date

First Named Inventor

Christopher D. Johnson

Group Art Unit

Examiner Name

Attorney Docket Number

85CF-00102

METHOD OF PAYMENT (check one)

- The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number

01-2384

Deposit Account Name

- Charge Any Additional Fee Required
Under 37 CFR 1.16 and 1.17
 Applicant claims small entity status.
See 37 CFR 1.16 and 1.17

2. Payment Enclosed:

- Check Credit Card Money Order Other

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Fee Code (\$)	Entity Fee Code (\$)	Entity Fee (\$)	Fee Description	Fee Paid
101	710	201	355 Utility Filing Fee	\$710.00
106	320	206	160 Design Filing Fee	
107	490	207	245 Plant Filing Fee	
108	710	208	355 Reissue filing Fee	
114	150	214	75 Provisional Filing Fee	
SUBTOTAL (1)				\$710.00

2. EXTRA CLAIM FEES

Total Claims	Extra Claims	Fee From Below	Fee Paid
Total Claims	24	-20**	72.00
Independent Claims	3	-3*	0
Multiple Dependant		x	=
SUBTOTAL (2)			\$72.00

**or number previously paid, if greater; For Reissues, see above

3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Entity Fee Code (\$)	Entity Fee (\$)	Fee Description	Fee Paid
105	130	205	65 Surcharge - late filing fee or oath	
127	50	227	25 Surcharge-late provisional filing fee or cover sheet	
139	130	139	130 Non-English specification	
147	2520	147	2520 For filing a request for ex parte reexamination	
112	920*	112	920* Requesting publication of SIR prior to Examiner action	
113	1840*	113	1840*Requesting publication of SIR after Examiner action	
115	110	215	55 Extension for reply within first month	
116	390	216	195 Extension for reply within second Month	
117	890	217	445 Extension for reply within third month	
118	1390	218	695 Extension for reply within fourth month	
128	1890	228	945 Extension for reply within fifth month	
119	310	219	155 Notice of Appeal	
120	310	220	155 Filing a brief in support of an appeal	
121	270	221	135 Request for oral hearing	
138	1510	138	1510 Petition to institute a public use proceeding	
140	110	240	55 Petition to revive – unavoidable	
141	1240	241	620 Petition to revive – unintentional	
142	1240	242	620 Utility issue fee (or reissue)	
143	440	243	220 Design issue fee	
144	600	244	300 Plant issue fee	
122	130	122	130 Petitions to the Commissioner	
123	50	123	50 Petitions related to provisional applications	
126	180	126	180 Submission of Information Disclosure Stmt	
581	40	581	40 Recording each patent assignment per property (times number of properties)	
146	710	246	355 Filing a submission after a final rejection (37 CFR 1.129(a))	
149	710	249	355 For each additional invention to be examined (37 CFR 1.129(b))	
179	710	279	355 Request for Continued Examination (RCE)	
169	900	169	900 Request for expedited examination of a design application	
Other fee (specify) _____				

*Reduced by Basic Filing Fee Paid SUBTOTAL (3)

SUBMITTED BY

Complete (if applicable)

Name (Print/Type)	Robert E. Slenker	Registration No. (Attorney/Agent)	45,112	Telephone	(314) 621-5070
Signature				Date	14-DEC-2000

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

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PATENT
85CF-00102

CERTIFICATE OF MAILING BY EXPRESS MAIL TO
THE COMMISSIONER OF PATENTS AND TRADEMARKS



Express Mail mailing label number: **EL319733638US**

Date of Mailing: **December 14, 2000**

I certify that the attached utility patent application claiming the benefit of Provisional Application Serial No. 60/173,946 filed December 30, 1999 of **CHRISTOPHER D. JOHNSON, et al.** for **METHODS AND APPARATUS FOR AUTOMATED UNDERWRITING OF SEGMENTABLE PORTFOLIO ASSETS**, including:

- Utility Patent Application Transmittal (1 pg)
- Fee Transmittal (in duplicate) (1 pg)
- Thirty-six (36) pages of specification; four (4) pages of claims; and one (1) page of abstract
- Nine (9) sheets of drawings
- Declaration and Power of Attorney (3 pgs.) (For Identification of Inventors Only)
- Certificate of Mailing Via Express Mail (1 page)
- Return post card

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box PATENT APPLICATION, Washington, D.C. 20231.



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